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METHODS AND SYSTEMS FOR ASSISTING FINANCIAL SERVICES FIRMS

AND THEIR REPRESENTATIVES

CROSSPONDENCE ADDRESS

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Assistant Commissioner for Patents Washington, D.C. 20231

CERTIFICATE UNDER 37 C.F.R. 1.10: The undersigned hereby certifies that this paper or papers, as described herein, are being deposited in the United States Postal Service, "Express Mail Post Office to Addressee" having an Express Mail mailing label number of: <u>EV091135946US</u>, in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C., 20231 on this <u>Verneral and Science</u>, 2003.

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Sir:

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